Table 1. Small loans to businesses and farms, 2007-2015

					Year				
Item	2007	2008	2009	2010	2011	2012	2013	2014	2015
Total business loans (Originations plus Purchases) Number	13,492,771	10,750,031	6,203,520	4,265,409	5,167,586	5,876,205	4,994,368	5,598,783	6,073,233
	13,474,210	10,419,055	4,629,872	4,215,201	4,975,397	5,073,468	4,868,494	5,435,934	5,854,272
Dollar (thousands)	329,221,721	295,561,457	206,209,547	179,638,754	197,472,990	206,113,885	208,405,899	214,309,104	227,824,121
Memo: Originations	327,781,999	286,497,559	191,615,735	174,817,839	192,451,093	198,636,959	204,129,141	208,009,395	219,703,482
Percent to small firms ¹ by number by dollars	38.4	31.9	25.9	35.1	43.3	38.2	47.4	45.6	50.5
	41.8	37.4	35.4	36.7	37.3	36.0	35.8	34.6	35.6
Total farm loans (Originations plus Purchases) Number Memo: Originations	218,869	211,113	150,035	147,056	137,018	177,374	171,192	173,058	176,340
	218,281	210,166	149,294	145,847	135,469	175,836	170,389	172,217	172,544
	13,092,698	14,185,407	11,738,340	11,796,152	11,783,875	12,593,353	12,363,045	12,953,468	13,584,579
Memo: Originations	13,041,849	14,095,724	11,690,567	11,658,167	11,665,336	12,461,162	12,268,950	12,855,100	13,505,842
Percent to small firms ¹ by numberby dollars	80.7	75.8	77.0	77.1	75.7	58.2	59.0	59.5	59.7
	75.7	73.1	73.1	73.2	71.4	67.4	66.0	66.1	67.4
Activity of CRA reporters as a percentage of ²									
All small loans to businesses by depositories by number of loans by amount of loans	77.6 66.3	86.3 69.3	84.5 70.6	82.3 62.0	84.9 67.8	86.7 68.2	87.6 68.8	88.4 69.3	88.5 70.5
All small loans to farms by depositories by number of loans by amount of loans	22.5	27.9	33.3	20.1	23.6	37.5	36.6	37.2	37.4
	26.5	29.7	32.9	22.3	24.6	26.9	26.8	26.5	28.3

Table 1. Continued

Table 1. Continued	Year											
Item	2007	2008	2009	2010	2011	2012	2013	2014	2015			
Distribution of business loans by asset size of												
lender ³												
by number of loans (percent)												
small	0.2	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0			
medium	1.0	1.2	1.7	1.9	1.5	1.3	1.5	1.1	1.0			
large	98.8	98.7	98.3	98.0	98.5	98.7	98.5	98.8	99.0			
Total	100	100	100	100	100	100	100	100	100			
by amount of loans (percent)												
small	0.1	0.0	0.0	0.3	0.0	0.0	0.1	0.1	0.1			
medium	5.5	6.0	6.9	6.2	5.5	5.8	5.6	4.7	4.1			
large	94.1	93.8	93.0	93.4	94.4	94.2	94.3	95.2	95.9			
Total	100	100	100	100	100	100	100	100	100			
Distribution of farm loans by asset size of Lender ³												
by number of loans (percent)												
small	0.5	0.4	0.7	1.0	0.9	0.4	0.6	0.5	0.5			
medium	14.6	14.8	17.1	15.3	16.0	11.9	10.6	7.3	6.4			
large	84.9	84.8	82.2	83.7	83.1	87.8	88.8	92.2	93.1			
Total	100	100	100	100	100	100	100	100	100			
by amount of loans (percent)												
small	0.5	0.3	0.4	0.8	0.8	0.3	0.5	0.5	0.5			
medium	17.6	18.3	17.7	16.2	16.2	16.2	14.1	9.4	8.4			
large	81.9	81.4	81.9	82.9	83.0	83.5	85.4	90.1	91.1			
Total	100	100	100	100	100	100	100	100	100			
Distribution of business loans by income of census tract ⁴												
by number of loans												
low	3.0	3.0	3.1	3.1	3.2	4.7	4.9	4.8	4.9			
moderate	15.4	15.1	15.6	14.8	15.0	16.6	16.7	17.0	17.2			
middle	45.3	45.0	46.7	44.1	44.1	41.3	40.0	39.8	39.7			
upper	36.1	36.7	34.4	37.8	37.4	37.1	38.1	38.1	37.9			
income not reported	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3			
Total	100	100	100	100	100	100	100	100	100			
by amount of loans												
low	3.9	4.0	4.2	4.3	4.2	6.2	6.2	6.0	5.9			
moderate	16.9	16.7	17.2	17.2	17.2	18.5	18.7	18.7	18.6			
middle	43.7	44.1	44.6	44.3	43.9	39.7	39.4	39.3	39.1			
upper	35.1	34.9	33.7	33.8	34.2	35.0	35.1	35.4	35.9			
income not reported	0.3	0.4	0.4	0.4	0.4	0.6	0.6	0.6	0.6			
Total	100	100	100	100	100	100	100	100	100			
Memo:												
Number of reporters												
commercial banks	771	746	712	662	654	640	617	603	597			
savings institutions	227	219	229	218	205	190	174	164	154			
Total	998	965	941	880	859	830	791	767	751			

Endnotes

- 1. Business and farms with revenues of \$1 million or less.
- 2. Percentages reflect the ratio of loans outstanding for CRA reporters relative to loans outstanding for all depository lenders based on information reported in the June Call and Thrift Financial Reports.
- 3. For the purposes of this table, reporters with assets of less than \$250 million are categorized as "small"; reporters with assets at or above the CRA reporting asset threshold for the given year (see http://www.ffiec.gov/cra/reporter.htm) are categorized as "large"; and the remainder of reporting institutions are categorized as "medium".
- 4. Low Income: Census tract median family income (MFI) is less than 50% of the MSA MFI or nonmetropolitan portion of state MFI; Moderate-Income: Census tract MFI is at least 50% and less than 80%; Middle Income: Census tract MFI is at least 80% and less than 120%; Upper Income: Census tract MFI is 120% or more. Excludes loans where the census tract was not reported.

Source: FFIEC

Table 2. Originations and purchases of small loans to businesses and farms, by size of loan, 2015

Type of borrower and loan			Size of loan ((dollars)			All loa	ns	MEMO Loans to fire revenue of \$1 million	ns with les
	100,000 oı	rless	100,001 to 2	250,000	More than 2	250,000				
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
				Number o	of Loans					
Business										
Originations Purchases Total	5,465,172 209,731 5,674,903	93.4 95.8 93.4	189,393 5,050 194,443	3.2 2.3 3.2	199,707 4,180 203,887	3.4 1.9 3.4	5,854,272 218,961 6,073,233	100 100 100	3,063,951 2,346 3,066,297	
Farm										
Originations Purchases Total All	132,704 3,689 136,393	76.9 97.2 77.3	25,012 60 25,072	14.5 1.6 14.2	14,828 47 14,875	8.6 1.2 8.4	172,544 3,796 176,340	100 100 100	105,162 109 105,271	60.9 2.9 59.7
Originations Purchases Total	5,597,876 213,420 5,811,296	92.9 95.8 93.0	214,405 5,110 219,515	3.6 2.3 3.5	214,535 4,227 218,762	3.6 1.9 3.5	6,026,816 222,757 6,249,573	100 100 100	3,169,113 2,455 3,171,568	52.6 1.1 50.7
			Amount of	f loans (th	ousands of do	ollars)				
Business										
Originations Purchases Total Farm	77,918,057 5,123,609 83,041,666	35.5 63.1 36.4	33,149,498 792,615 33,942,113	15.1 9.8 14.9	108,635,927 2,204,415 110,840,342	49.4 27.1 48.7	219,703,482 8,120,639 227,824,121	100 100 100	80,607,743 440,023 81,047,766	5.4
Originations Purchases Total All	3,648,583 50,232 3,698,815	27.0 63.8 27.2	4,337,019 10,102 4,347,121	32.1 12.8 32.0	5,520,240 18,403 5,538,643	40.9 23.4 40.8	13,505,842 78,737 13,584,579	100 100 100	9,139,985 14,044 9,154,029	
Originations Purchases Total	81,566,640 5,173,841 86,740,481	35.0 63.1 35.9	37,486,517 802,717 38,289,234	16.1 9.8 15.9	114,156,167 2,222,818 116,378,985	49.0 27.1 48.2	233,209,324 8,199,376 241,408,700	100 100 100	89,747,728 454,067 90,201,795	38.5 5.5 37.4

Table 3. Originations and purchases of small loans to businesses and farms, grouped by type of borrower and loan and distributed by size of lending institution, 2015

Type of borrower and loan				titutions, k (millions o	y asset size of dollars)				All institutions	
	Less that	n 100	100 to 2	249	250 to 1	220	1,221 or	more		
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
				Number o	of Loans					
Business Originations Purchases Total	0 0 0	0.0	1,228 13 1,241	0.0	57,276 521 57,797	1.0 0.2 1.0	5,795,768 218,427 6,014,195	99.8	5,854,272 218,961 6,073,233	100
Farm Originations Purchases Total	0 0 0	0.0	916 0 916	0.0	11,186 48 11,234	6.5 1.3 6.4	160,442 3,748 164,190	98.7	172,544 3,796 176,340	100
All Originations Purchases Total	0 0 0	0.0	2,144 13 2,157	0.0	68,462 569 69,031	1.1 0.3 1.1	5,956,210 222,175 6,178,385	99.7	6,026,816 222,757 6,249,573	100
			Amount o	f loans (the	ousands of do	ollars)				
Business Originations Purchases Total	0 0 0	0.0	146,500 5,211 151,711		9,144,491 126,481 9,270,972	4.2 1.6 4.1	210,412,491 7,988,947 218,401,438		219,703,482 8,120,639 227,824,121	
Farm Originations Purchases Total	0 0 0	0.0	64,934 0 64,934	0.0	1,127,515 12,142 1,139,657	8.3 15.4 8.4	12,313,393 66,595 12,379,988	84.6	13,505,842 78,737 13,584,579	100
All Originations Purchases Total	0 0 0	0.0	211,434 5,211 216,645	0.1 0.1	10,272,006 138,623 10,410,629	4.4 1.7 4.3	222,725,884 8,055,542 230,781,426	95.5 98.2	233,209,324 8,199,376 241,408,700	100 100
MEMO Number of institutions reporting	1		9		211		530		751	
Number of institutions extending loans	0		9		206		492		707	

Table 4.1. Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2015

Characteristics of neighborhood	Distrib busir	MEMO ution of U.S. nesess and tion (percent)						category (de	ollars)			MEN Number o to fire with rever \$1 million	of Ioans ms nues of
			100,000	or less	100,001 t	o 250,000	More that to 1 n	n 250,000 nillion		AII			
	Busi- nesses	Population	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Total	Percent	MEMO Percent of small business loans	Total	MEMO Percent of small business loans
Location													
Principal City Suburban Rural	41.5 45.6 12.9	38.3 46.7 15.0	92.9 93.9 92.6	42.9 47.3 9.8	3.4 2.9 4.1	44.9 42.7 12.4	3.7 3.1 3.3	43.2 9.6	2,573,165 2,809,473 587,844	100 100 100	47.1 9.8	1,284,315 1,450,822 294,314	49.9 51.6 50.1
Subtotal Tract not known	0.0	0.0	93.4	100.0	1.6	0.8	0.2	0.1	5,970,482	100	1.7	3,029,451	50.7 35.9
Total Area Income	100.0	100.0	93.4		3.2		3.4		6,073,233	100		3,066,297	50.5
Low (less than 50) Principal City Suburban Rural	4.4 1.0 0.1	4.7 1.1 0.2	91.2 92.9 90.7	3.9 0.9 0.1	4.1 3.5 5.0		4.7 3.6 4.3	0.9 0.1	235,445 51,987 4,949	100 100 100	0.9 0.1	108,726 26,159 2,230	46.2 50.3 45.1
Total Moderate (50 to 79) Principal City	5.5 10.5	6.0 10.5	91.5 92.2	4.8 9.4	4.0 3.7	6.0 10.9	4.5 4.1	11.5	292,381 566,840	100	9.5	137,115 273,470	46.9 48.2
Suburban Rural Total	7.4 1.8 19.7	8.4 2.2 21.1	93.1 92.1 92.5	6.5 1.2 17.0	3.3 4.3 3.6	1.6	3.6 3.6 3.9	1.2	389,505 70,731 1,027,076	100 100 100	1.2	194,821 34,132 502,423	50.0 48.3 48.9
Middle (80 to 119) Principal City Suburban	13.3 21.3	12.5 22.4	93.2 93.7	13.1 20.2	3.3 3.1	19.2	3.6 3.2	19.0	781,223 1,203,252	100 100	20.2	391,665 614,804	50.1 51.1
Rural Total Upper (120 or more)	8.7 43.3	9.9 44.8	92.8 93.4	6.4 39.7	4.0 3.3		3.2 3.3		384,561 2,369,036	100 100		192,549 1,199,018	50.1 50.6
Principal City Suburban Rural Total	13.1 16.0 2.3 31.3	10.4 14.7 2.7 27.8	93.6 94.5 92.6 94.0	16.4 19.7 2.1 38.2	3.1 2.6 4.0 2.9	2.6	3.4 2.8 3.5 3.1	16.2 2.2	974,344 1,160,627 127,550 2,262,521	100 100 100 100	19.4 2.1	505,380 613,596 65,383 1,184,359	51.9 52.9 51.3 52.3
Income not reported Principal City Suburban	0.2	0.1 0.1	88.0 85.7	0.2	5.4 6.2	0.4	6.6 8.1		15,313 4,102	100 100	0.3	5,074 1,442	33.1 35.2
Rural Total	0.0	0.0 0.2	90.6 87.5	0.0	3.8 5.6	0.0	5.7 6.9	0.0	53 19,468	100 100	0.0	20 6,536	37.7 33.6
Subtotal	100.0	100.0	93.4	100.0	3.2	100.0	3.4	100.0	5,970,482	100	100.0	3,029,451	50.7
Tract not known Total Memo: Number of loans	0.0 100.0	0.0 100.0	98.2 93.4		1.6 3.2		0.2 3.4		102,751 6,073,233	100 100		36,846 3,066,297	35.9 50.5
Subtotal Tracts not known Total				5,573,999 100,904 5,674,903		192,797 1,646 194,443		203,686 201 203,887					
Number of businesses (millions) Population	13.3	:											
(millions)		312.8											

Table 4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2015

Characteristics of neighborhood				Amount of I	oans (thou	sands of d	ollars)			MEMO Amount of to firm with reven \$1 million o	loans s ues of
	100,000	or less	100,001 t	o 250,000	More than	n 250,000 nillion		All		•	
	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Total	Percent	MEMO Percent of small business loans	Total	MEMO Percent of small business loans
Location	•	•									•
Principal City Suburban Rural Subtotal	34.0 37.9 37.0 36.0	43.1 46.6 10.3 100.0	14.8 14.4 18.0 14.9	45.3 42.6 12.0 100.0	51.2 47.7 45.0 49.0	47.7 43.2 9.2 100.0	103,127,153 100,080,113 22,552,682 225,759,948	100 100 100 100	45.7 44.3 10.0 100.0	35,186,316 35,553,302 9,429,617 80,169,235	34.1 35.5 41.8 35.5
Tract not known Total	83.9 36.4	2.1	10.6 14.9	0.3	5.6 48.7	0.1	2,064,173 227,824,121	100 100	0.9	878,531 81,047,766	42.6 35.6
Area Income Low (less than 50) Principal City	29.0	3.9	15.4	5.1	55.6	5.6	11,059,039	100	4.9	3.231.537	29.2
Suburban Rural	34.0 32.2	0.9	15.5 18.8	0.9	50.5 49.1	0.9 0.1	2,045,303 226,568	100 100 100	0.9 0.1	646,922 96,662	31.6 42.7
Total Moderate (50 to 79) Principal City	29.8 31.3	4.9 9.3	15.5 15.2	6.1	54.7 53.5	6.6 11.7	13,330,910 24,131,193	100	5.9	3,975,121 7,581,861	29.8 31.4
Suburban Rural	34.2 35.1		14.9 18.2	6.6 1.5	50.9 46.7	6.9	14,982,978 2,821,283	100 100 100	6.6 1.2	4,903,792 1,076,485	32.7 38.2
Total Middle (80 to 119) Principal City	32.6 34.7	16.8 12.9	15.3 14.9	19.1	52.1 50.4	19.7 13.7	41,935,454 30,159,791	100	18.6 13.4	13,562,138 10,504,836	32.3 34.8
Suburban Rural	37.0 37.7	19.8 6.7	14.8 18.1	19.1 7.8	48.3 44.1	19.0 5.8	43,581,112 14,504,327	100 100	19.3 6.4	15,285,878 6,072,408	35.1 41.9
Total Upper (120 or more) Principal City	36.3 36.9	39.4 16.7	15.4 14.4	40.2 15.7	48.3 48.8	38.5 16.2	88,245,230 36,780,460	100	39.1 16.3	31,863,122 13,704,899	36.1 37.3
Suburban Rural Total	40.7 36.3 38.7	19.6 2.2 38.5	13.7 17.3 14.2	15.9 2.6 34.1	45.7 46.4 47.1	16.2 2.1 34.5	39,162,578 4,997,387 80,940,425	100 100 100 100	17.3 2.2 35.9	14,665,760 2,183,189 30,553,848	37.4 43.7 37.7
Income not reported Principal City	26.5	0.3	14.7	0.4	58.8	0.5	996,670	100	0.4	163,183	16.4
Suburban Rural Total	20.6 30.8 25.1	0.1 0.0 0.4	15.0 9.5 14.8	0.1 0.0 0.6	64.4 59.7 60.1	0.2 0.0 0.7	308,142 3,117 1,307,929	100 100 100	0.1 0.0 0.6	50,950 873 215,006	16.5 28.0 16.4
Subtotal	36.0	100.0	14.9	100.0	49.0	100.0	225,759,948	100	100.0	80,169,235	35.5
Tract not known Total Memo:	83.9 36.4	2.1	10.6 14.9	0.3	5.6 48.7	0.1	2,064,173 227,824,121	100 100	0.9	878,531 81,047,766	42.6 35.6
Memo: Amount of loans Subtotal Tracts not known Total		81,310,154 1,731,512 83,041,666		33,724,196 217,917 33,942,113		10,725,598 114,744 10,840,342					

Table 4.3. Number of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2015

Characteristics of neighborhood	MEMO Share of U.S. population (percent)			Nur	nber of loar	ıs, by size	category (d	ollars)			MEN Number o to far with reve \$1 million	of Ioans ms nues of
		100,000	or less	100,001 t	o 250,000		n 250,000 nillion		All		·	
	Population	Percent	MEMO Percent of small farm loans	Percent	MEMO Percent of small farm loans	Percent	MEMO Percent of small farm loans	Total	Percent	MEMO Percent of small farm loans	Total	MEMO Percent of small farm loans
Location												
Principal City Suburban Rural Subtotal	38.3 46.7 15.0 100.0	78.4 77.9 76.6 77.1	8.2 30.5 61.3 100.0	12.7 13.6 14.9 14.3	28.7 64.2	8.9 8.5 8.5 8.5	8.4 30.1 61.5 100.0	13,990 52,684 107,682 174,356	100 100 100 100	8.0 30.2 61.8 100.0	7,841 30,376 66,240 104,457	56.0 57.7 61.5 59.9
Tract not known Total	0.0 100.0	96.5 77.3	1.4	2.9 14.2		0.6 8.4	0.1	1,984 176,340	100 100	1.1	814 105,271	41.0 59.7
Area Income Low (less than 50) Principal City Suburban Rural Total	4.7 1.1 0.2 6.0	78.2 76.1 79.5 77.9	0.2 0.2 0.1 0.5	10.7 16.4 13.2 13.2	0.2 0.1	11.0 7.5 7.3 8.9	0.3 0.1 0.1 0.5	363 268 220 851	100 100 100 100	0.2 0.2 0.1 0.5	179 141 129 449	49.3 52.6 58.6 52.8
Moderate (50 to 79) Principal City Suburban Rural Total	10.5 8.4 2.2 21.1	85.0 81.9 79.3 80.8	0.8 3.8 4.8 9.5	7.8 10.6 13.3 11.8	2.7 4.4	7.2 7.4 7.4 7.4	3.1 4.1	1,283 6,301 8,202 15,786	100 100 100 100	0.7 3.6 4.7 9.1	648 3,496 5,277 9,421	50.5 55.5 64.3 59.7
Middle (80 to 119) Principal City Suburban Rural Total	12.5 22.4 9.9 44.8	77.1 76.4 76.3 76.3	3.7 21.3 47.9 72.9	13.9 14.7 15.1 14.9	51.0	9.0 8.9 8.6 8.7	3.9 22.3 49.0 75.3	6,456 37,489 84,427 128,372	100 100 100 100	3.7 21.5 48.4 73.6	3,685 22,101 51,905 77,691	57.1 59.0 61.5 60.5
Upper (120 or more) Principal City Suburban Rural Total	10.4 14.7 2.7 27.8	78.5 81.3 76.9 78.5	3.4 5.2 8.5 17.1	12.5 10.9 14.8 13.2	8.8	9.0 7.7 8.3 8.3	3.6 4.5 8.3 16.4	5,877 8,621 14,833 29,331	100 100 100 100	3.4 4.9 8.5 16.8	3,325 4,637 8,929 16,891	56.6 53.8 60.2 57.6
Income not reported Principal City Suburban Rural Total	0.1 0.1 0.0 0.2	81.8 100.0 0.0 87.5	0.0 0.0 0.0 0.0	9.1 0.0 0.0 6.3	0.0 0.0 0.0 0.0	9.1 0.0 NaN 6.3	0.0 0.0 0.0 0.0	11 5 0 16	100 100 100 100	0.0 0.0 0.0 0.0	4 1 0 5	36.4 20.0 0.0 31.3
Subtotal	100.0	77.1	100.0	14.3	100.0	8.5	100.0	174,356	100	100.0	104,457	59.9
Tract not known Total Memo:	0.0 100.0	96.5 77.3		2.9 14.2		0.6 8.4		1,984 176,340	100 100		814 105,271	41.0 59.7
Number of loans Subtotal Tracts not known Total			134,479 1,914 136,393		25,014 58 25,072		14,863 12 14,875					
Number of businesses (millions) Population (millions)	312.8											

Table 4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2015

Characteristics of neighborhood		Amount of loans (thousands of dollars)										
noighborneou	100,000	or less	100,001 t	o 250,000	More than	n 250,000 nillion		All		\$1 million o	1000	
	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Total	Percent	MEMO Percent of small business loans	Total	MEMO Percent of small business loans	
Location		-		-		-					-	
Principal City Suburban Rural	26.1 26.9 27.2	7.6 29.5 62.9	29.3 31.2 32.8	28.8	44.6 41.8 40.0	8.6 30.3 61.1	1,063,677 4,005,143 8,456,781	100 100 100	7.9 29.6 62.5	670,875 2,608,340 5,844,599	63.1 65.1 69.1	
Subtotal	27.0	100.0	32.1	100.0	40.9	100.0	13,525,601	100	100.0	9,123,814	67.5	
Tract not known Total	77.2 27.2	1.2	14.4 32.0	0.2	8.4 40.8	0.1	58,978 13,584,579	100 100	0.4	30,215 9,154,029	51.2 67.4	
Area Income Low (less than 50) Principal City	23.4	0.2	23.5		53.1	0.3	30,616	100	0.2	16,270	53.1	
Suburban Rural Total	23.5 30.7 25.1	0.1 0.1 0.5	38.1 30.7 29.6	0.2 0.1 0.5	38.4 38.5 45.3	0.1 0.1 0.5	20,048 15,456 66,120	100 100 100	0.1 0.1 0.5	11,498 9,870 37,638	57.4 63.9 56.9	
Moderate (50 to 79) Principal City Suburban	29.8 30.2	0.6 3.4	23.7 27.8		46.5 42.0	0.7 3.2	77,912 415,344	100 100	0.6 3.1	41,245 263,664	52.9 63.5	
Rural Total Middle (80 to 119)	29.6 29.9	4.7 8.8	32.1 29.8	4.3 7.4	38.3 40.3	4.0 7.8	581,256 1,074,512	100 100	4.3 7.9	420,918 725,827	72.4 67.5	
Principal City Suburban Rural	25.8 26.3 26.9	3.6 21.5 49.4	30.6 32.3 32.9	3.6 22.2 50.8	43.6 41.4 40.2	4.0 22.4 48.8	504,748 2,986,897 6,703,892	100 100 100	3.7 22.1 49.6	324,046 1,977,867 4,619,223	64.2 66.2 68.9	
Total Upper (120 or more) Principal City	26.7 26.0	74.4 3.2	32.6 29.1	76.6 3.0	40.8 44.8	75.1 3.6	10,195,537 449,534	100	75.4 3.3	6,921,136 289,202	67.9 64.3	
Suburban Rural Total	28.1 27.3 27.3	4.5 8.6 16.3	28.0 33.1 30.9	3.8 8.8 15.6	43.9 39.6 41.8	4.6 8.3 16.5	582,722 1,156,177 2,188,433	100 100 100	4.3 8.5 16.2	355,306 794,588 1,439,096	61.0 68.7 65.8	
Income not reported Principal City Suburban	39.4 100.0	0.0 0.0	17.3 0.0	0.0	43.3 0.0	0.0 0.0	867 132	100 100	0.0 0.0	112 5	12.9 3.8	
Rural Total	0.0 47.4	0.0 0.0	0.0 15.0	0.0 0.0	0.0 37.5	0.0 0.0	0 999	100 100	0.0 0.0	0 117	0.0 11.7	
Subtotal	27.0	100.0	32.1	100.0	40.9	100.0	13,525,601	100	100.0	9,123,814	67.5	
Tract not known Total Memo:	77.2 27.2	1.2	14.4 32.0	0.2	8.4 40.8	0.1	58,978 13,584,579	100 100	0.4	30,215 9,154,029	51.2 67.4	
Amount of loans Subtotal		3,653,269		4,338,625		5,533,707						
Tracts not known Total		45,546 3,698,815		8,496 4,347,121		4,936 5,538,643						

Table 5. Community development lending, 2015

Asset size of lender (millions of dollars)	Number o	f loans	Amount o		MEMO: CRA reporters						
	Total	Percent	Total	Percent	Number	Percent	Community of loa	•			
							Number extending	Percent extending			
Institution Assets	•	-	•	-	-	-					
Less than 100	0	0.0	0	0.0	1	0.1	0	0.0			
100 to 249	7	0.0	10,698	0.0	9	1.2	2	0.3			
250 to 1,220	1,801	7.0	1,768,551	2.0	211	28.1	157	25.0			
1,221 or more	23,776	92.9	85,279,541	98.0	530	70.6	470	74.7			
All	25,584	100.0	87,058,790	100.0	751	100.0	629	100.0			
MEMO: Lending by all affiliates	119	0.5	208,423	0.2			14	2.2			